

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115, dated August 03, 2001

Year: 2007-08

Analytical Ratios for Non-Life companies

Sl.No.	Particular	Total	Ratios as at March 31, 2008		
			Fire	Marine	Miscellaneous
1	Gross Premium Growth Rate	20%	9%	45%	20%
2	Gross Premium to shareholders' fund ratio	357%			
3	Growth rate of shareholders'fund	14%			
4	Net Retention Ratio (net of XOL)	49%	26%	9%	56%
5	Net Commission Ratio	8%	32%	62%	5%
6	Expense of Management to Gross Direct Premium Ratio	17%			
7	Combined Ratio	60%			
8	Technical ratio	127%			
9	Underwriting balance ratio	(5)%	14%	(173%)	(3)%
10	Operating Profit Ratio	7%			
11	Liquid Assets to liabilities ratio	8%			
12	Net earning ratio	6%			
13	Return on net worth ratio	10%			
14	Reinsurance ratio	51%			
15	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	2.03			
16	NPA Ratio				
	Gross NPA Ratio	-			
	Net NPA Ratio	-			

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	377,357,772			
2	(b) Percentage of shareholding (Indian / Foreign)	74.06% / 25.94%			
3	(c) %of Government holding (in case of public sector insurance companies)	-			
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period				
	- Basic EPS	Rs 2.76			
	- Diluted EPS	Rs 2.74			
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period				
	- Basic EPS	Rs 2.76			
	- Diluted EPS	Rs 2.74			
6	(iv) Book value per share (Rs)	28.51			

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Name of the Insurer: ICICI Lombard General Insurance Company Limited

Analytical Ratios for Non-Life companies

Sl.No.	Particular	Ratios as at March 31, 2007			
		Total	Fire	Marine	Miscellaneous
1	Gross Premium Growth Rate	89%	29%	81%	105%
2	Gross Premium to shareholders' fund ratio	515%			
3	Growth rate of shareholders' fund	6%			
4	Net Retention Ratio (net of XOL)	48%	16%	10%	56%
5	Net Commission Ratio	13%	143%	73%	6%
6	Expense of Management to Gross Direct Premium Ratio	17%			
7	Combined Ratio	55%			
8	Technical ratio	113%			
9	Underwriting balance ratio	(4)%	99%	(80)%	(8)%
10	Operating Profit Ratio	6%			
11	Liquid Assets to liabilities ratio	32%			
12	Net earning ratio	5%			
13	Return on net worth ratio	9%			
14	Reinsurance ratio	52%			
15	Available Solvency Margin Ratio to Required Solvency Margin Ratio (times)	2.08			
16	NPA Ratio				
	Gross NPA Ratio	-			
	Net NPA Ratio	-			

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	335,707,532			
2	(b) Percentage of shareholding (Indian / Foreign)	74.05% / 25.95%			
3	(c) % of Government holding (in case of public sector insurance companies)	-			
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period				
	- Basic EPS	Rs 2.35			
	- Diluted EPS	Rs 2.15			
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period				
	- Basic EPS	Rs 2.35			
	- Diluted EPS	Rs 2.15			
6	(iv) Book value per share (Rs)	28.08			